



Order Filed on June 19, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

Wells Fargo Bank, National Association, as Trustee
for Bear Stearns Asset Backed Securities I Trust 2007-
AC3, Asset Backed Certificates, Series 2007-AC3

In Re:

Mercedes Santos-Placencia,

Debtor.

Case No.: 18-34261 VFP

Adv. No.:

Hearing Date: 6/20/19 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: June 19, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Mercedes Santos-Placencia

Case No.: 18-34261 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wells Fargo Bank, National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series 2007-AC3, holder of a mortgage on real property located at 82-84 East 20th Street, Paterson, NJ 07513, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Joseph Chang, Esquire, attorney for Debtor, Mercedes Santos-Placencia, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by August 21, 2019, or as may be extended by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments outside of the plan in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears in accordance with the plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Mercedes Santos-Placencia
Debtor

Case No. 18-34261-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2019.

db +Mercedes Santos-Placencia, 82-84 East 20th Street, Paterson, NJ 07513-1606

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for
Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series
2007-AC3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Chang on behalf of Debtor Mercedes Santos-Placencia jc@josephchangelaw.com,
lr@josephchangelaw.com, jr@josephchangelaw.com,
kelly@totalbankruptcysolution.com; changjr88599@notify.bestcase.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, National Association, as Trustee
for Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series
2007-AC3 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5